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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/920,546
	Filing Date	August 1, 2000
	First Named Inventor	Michael L. Roerick
	Art Unit	To Be Assigned
	Examiner Name	To Be Assigned
Total Number of Pages in This Submission	Attorney Docket Number	EFTD-25,790

ENCLOSURES (Check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm or Individual name	HOWISON & ARNOTT, L.L.P. Gregory M. Howison, Reg. No. 30,646	
Signature		
Date	6/30/04	

CERTIFICATE OF TRANSMISSION/MAILING		
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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re application of: Michael L. Roerick
Serial No.: 09/920,546
Filed: August 1, 2001
Group: To Be Assigned
Examiner: To Be Assigned
For: MESSAGE FORMAT FOR COMMUNICATING FINANCIAL INFORMATION

Mail Stop DD
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

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6/30/04

(Date of Deposit)

Gregory M. Howison
(Name of Person Mailing Document)

(Signature)

6/30/04

(Date of Signature)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, attached please find a Form PTO SB/08 listing information for consideration by the Office in connection with its examination of the above-captioned patent application. This information disclosure statement supplements an information disclosure statement previously submitted in connection with this application on December 11, 2001. A copy of each listed document is enclosed herewith.

Applicant requests that this information disclosure statement be considered and that a copy of the Form PTO SB/08 be returned to the undersigned indicating the consideration of each document listed.

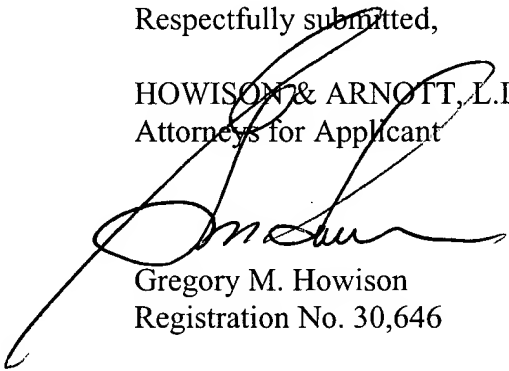
REMARKS

Applicant submits that no representation is made, and no representation is intended, that more relevant material does not exist, or that the order of presentation of these materials in any way reflects their relevant pertinence. The listing on the attached Form PTO SB/08 is not intended to constitute an admission of any kind. Specifically, this presentation is not an admission that any of the items listed are properly citable against the above-identified application as prior art. Applicant respectfully submits that his invention is patentable over the enclosed documents listed on Form PTO SB/08.

To Applicant's knowledge, this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Therefore, pursuant to 37 C.F.R. §1.97(b)(3), no fee is believed necessary for its consideration. Please charge any necessary fees or deficiencies in fees necessary for the filing of this paper or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,790 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,

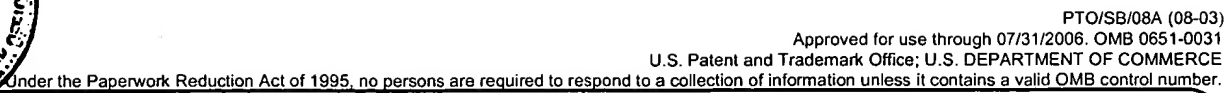
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June 29, 2004



Complete if Known	
Application Number	09/920,546
Filing Date	August 1, 2001
First Named Inventor	Michael L. Roerick
Art Unit	To Be Assigned
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